

Direct Deposit of Your Pay Check

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DIRECT DEPOSIT of Your Paycheck

Why stand in line at the bank to deposit your paycheck? As a Montgomery County employee, you may choose to have your salary deposited directly into your financial institution. Continue reading to learn more.

Q. What is direct deposit?

A. Direct deposit means that your net pay (pay after taxes and other deductions) is electronically transferred and deposited directly into your account by the County.

Q. How does direct deposit work?

A. Your net pay is deposited into your account by electronic fund transfer each payday. You'll continue to receive your pay stub, which shows your hours, earnings, leave, taxes, and other deductions. The pay stub will be attached to a "Payroll Advice" instead of a check. The Payroll Advice will show the financial institution and account number to which your pay was deposited.

Q. Do I have to use a particular financial institution?

A. No. You may have your pay deposited into your checking or savings account in any financial institution that is a member of the Automated Clearing House (ACH). Most banks in Maryland, Virginia, and Washington, D.C., are members of this association.

Q. How do I begin direct deposit?

A. To begin direct deposit, you'll need to:

- ☐ Complete the top portion of the Direct Deposit Authorization form.
- ☐ Have your financial institution complete the bottom portion of the form. (They may also remove their copy.)
- ☐ Submit the completed form to the Office of Human Resources, Executive Office Building, 7th floor, for processing by Payroll.

If your financial institution gives you their form, you'll still need to complete the County form. We can't process any direct deposit request without a properly executed County authorization form.

Q. May I divide my direct deposit between two financial institutions?

A. Generally, no. The only exception is that if you arrange with the Montgomery County Employees' Federal Credit Union to have a bi-weekly deduction from your pay sent to your Credit Union account, the amount of your pay remaining after this and other mandatory deductions can then be deposited directly to another financial institution.

Q. May I divide my pay between two accounts at the same financial institution?

A. The County will not "split" your direct deposit. However, you may request that your bank to do this. Your bank may arrange to do it as a service to their customers.

Q. Where can I get the Direct Deposit Authorization form?

A. Forms are available in the Office of Human Resources, Executive Office Building, 7th floor, or you may call OHR at 240-777-5000 and ask to have a form mailed to your work place.

Q. When will my direct deposit start?

A. It takes approximately 4 weeks from receipt of your request to start your direct deposit transaction. This is because we're

required to go through a process called "pre-notification" to ensure that your financial institution is part of ACH and that your account number is properly recognized.

If you inadvertently provided incorrect information, your direct deposit will be delayed.

Q. What if I want to make a change?

A. If you want to change financial institutions, or if you have a change in account number, you'll need to complete a new Direct Deposit Authorization form - even if you're only changing accounts with the same financial institution. Your direct deposit to your new financial institution and/or account will start within 4 weeks. *In the interim, you'll receive paychecks.*

In the case of changes or cancellations, you should keep your old bank account *open* until after you have confirmed that direct deposit has been stopped. This will prevent your pay from being sent to a closed account. Stopping direct deposit usually takes about two weeks.

Q. What if I want to cancel direct deposit and receive my check again?

A. To stop direct deposit, fill out the Direct Deposit Authorization form, mark the box labeled "Cancellation," sign it and return it to the Office of Human Resources, EOB 7th floor. If no form is available, a handwritten note requesting cancellation

and including your name, Social Security number and signature will be accepted. We must have your signature in order to stop direct deposit.

Q. What is the advantage of direct deposit?

A. The advantage is that you don't need to worry about picking up your check if you're sick or on vacation on a payday. Your pay will automatically be deposited and is usually available for you as of the payday morning. Also, there's no need to stand in line at the bank to make your deposit.

Q. What is the risk of error?

A. Direct deposit is a system that's used by many government and private employers and is highly reliable. It's not perfect, however, because of the possibility of human or machine failure. If you believe an error has occurred, contact the Finance Department's Payroll Section at 240-777-8840.

Additional Information

If you need general information about direct deposit, call the Office of Human Resources at 240-777-5112.

If you have specific questions about your bank, account number, or about the transfer

of funds to your bank, please contact Payroll at 240-777-8840.

Note: This information can be made available in an alternate format, if necessary. Please contact the Records Management and Program Services Team at 240-777-5112.